



DECEMBER 2004

BUDGETING FOR THE HOLIDAYS

by Brandi Givens for LIFELines

(Excerpt from Lifelines service network)

Please contact the Financial Educator at the FFSC or the CFS in your command for budgeting information.

For many military families, financial stress goes hand-in-hand with holiday shopping. There are ways to alleviate some of this annual anxiety with a little careful planning.

Consider Opening a Holiday Savings Account

Many financial institutions like Navy Federal Credit Union offer accounts designed for short-term saving. By opening an account in January and saving just \$50.00 a month, by November you will have saved \$500.00 plus interest.

Make a Holiday Budget

One way to keep spending under control is to create a holiday budget. It is wise to base this budget on cash available so that

Coupons and Discounts

Below are some ideas for saving money on gifts.

- Shop early: spread gift-buying through the year to ease financial stress and to take advantage of off-season sales.
- Search through mail and newspapers: retailers often circulate coupons such as \$10 off \$50 purchase.
- Shop the web: most online retailers don't charge tax. Many even advertise free shipping and send gifts directly to loved ones.
- Shop at eBay.com: gifts can often be found for much less than you would pay retail. Just remember to check shipping charges before bidding.

Homemade Gifts

Here are some suggestions for homemade gifts that can cost very little but will please friends a lot.

- Scrapbooks: a scrapbook filled with photos is an irreplaceable keepsake.
- Mix in a jar: fill pretty jars with the dry ingredients for making cocoa, tea, soups or cookies. Complete the gift by tying the recipe card to the jar with a festive ribbon.
- Portraits: major department stores offer great online coupons for portrait packages to save more money, have a friend take a nice snapshot of you...
- Search the web: the Internet is filled with sites that contain countless ideas.

Fleet and Family Support Center

Naval Support Activity Mid-South
5722 Integrity Drive
Bldg. 456, 3rd floor
Millington, Tennessee 38054-5045
Local: (901) 874-5075
DSN: 882-5075
Fax: (901) 874-5556

Transition Assistance

Program (TAP) provides information and assistance to all retiring and separating members regarding pre-separation counseling, employment assistance, relocation and veteran's benefits. Military members and their spouses are encouraged to attend a TAP seminar as soon as possible prior to their scheduled separation or retirement date. See your Command Career Counselor to register.

2004 - 2005 TAP SCHEDULE

December	6 - 10 (Exec)
January	10 - 14 (exec)
February	7 - 11
March	7 - 11 (Exec)
April	4 - 8 (Exec)
May	2 - 6
June	6 - 11 (Exec)
July	11 - 15 (Exec)
August	8 - 12
September	12 - 16 (Exec)

Happy Holidays from the FLEET AND FAMILY SUPPORT CENTER

**Classes and workshops are free;
however, registration is necessary.
Call 874-5075 to register.**

CHRISTMAS DAY IS FRIDAY, DECEMBER 24, 2004